

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Ronald Conley, Sr.  
Jo Anne Conley**Case No.: **16-24785**Judge: **JNP**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☐ Modified/Notice RequiredDate: **12-22-2021**☐ Motions Included☒ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney TGE Initial Debtor: R C Initial Co-Debtor JAC

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 0.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2022 for approximately 0 months for a total of 60 months. (\$9,060.00 paid to date).
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Posternock Apell, PC	Attorney Fees	\$3,250.00
Posternock Apell, PC	Supplemental Attorney Fees	\$500.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Gregory Funding, LLC	522 Fifth Ave, Lindenwold NJ 08021	\$2,114.11	0%	\$2,114.11	per contract

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Ally Financial - 2014 Dodge Avenger

Wells Fargo Dealer Services - 2011 Chrysler 300

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Camden County MUA	522 Fifth Ave, Lindenwold NJ 08021	\$310.30

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- 5) Priority Claims  
6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **12-22-2021**.

Explain below <b>why</b> the plan is being modified: To indicate that a loan modification on the primary mortgage is complete and to comply with the Order dated 11/22/21.	Explain below <b>how</b> the plan is being modified: To indicate that a loan modification on the primary mortgage is complete and to comply with the Order dated 11/22/21.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 22, 2021 /s/ Ronald Conley, Sr.  
Ronald Conley, Sr.  
Debtor

Date: December 22, 2021 /s/ Jo Anne Conley  
Jo Anne Conley  
Joint Debtor

Date: December 22, 2021 /s/ Thomas G. Egner, Esq.  
Thomas G. Egner, Esq.  
Attorney for the Debtor(s)

In re:  
Ronald Conley, Sr.  
Jo Anne Conley  
Debtors

Case No. 16-24785-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 22, 2021

Form ID: pdf901

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Conley, Sr., Jo Anne Conley, 522 Fifth Ave, Lindenwold, NJ 08021-3506
aty	+ Bradley J Halberstadt, Stewart, Zlimen & Jungers, Ltd, 2860 Patton Road, Roseville, MN 55113-1100
cr	+ Ajax Mortgage Loan Trust 2021-F, Mortgage-Backed S, PO Box 230579, Tigard, OR 97281-0579
519291801	Ajax Mortgage Loan Trust 2021-F, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
519291802	+ Ajax Mortgage Loan Trust 2021-F, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Ajax Mortgage Loan Trust 2021-F c/o Gregory Funding LLC 90074-2334
519258324	+ Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516319000	+ Apex Asset Management, Attn: Bankruptcy Dept., PO Box 5407, Lancaster, PA 17606-5407
516504829	Apex Asset Management, LLC, Virtua Health System - WJ, PO Box 5407, Lancaster, PA 17606-5407
516319001	+ Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571
516319003	+ Borough of Lindenwold, Tax Office, 2001 Egg Harbor Rd., Lindenwold, NJ 08021-1400
516400186	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
516459942	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516319007	+ Cnvrgr Hthcr, 121 Ne Jefferson S, Peoria, IL 61602-1256
516526372	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516319011	+ Ditech Financial, LLC, PO Box 44265, Jacksonville, FL 32231-4265
516319012	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516319013	+ Experian, PO Box 4500, Allen, TX 75013-1311
516319014	+ Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297
516319015	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
516319017	+ Kennedy Health Systems EMS, PO Box 13704, 30th St Station, Philadelphia, PA 19101-3704
516319018	+ Kennedy University Hospital, 500 Marlboro Ave, Cherry Hill, NJ 08002-2054
518266476	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518266477	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068 Virginia Beach, VA 23450-8068
516319025	+ Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
516319026	+ Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
516319029	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
516319031	+ Virtua Health Marlton, Mail Processing Center, 2 Brighton Rd, Clifton, NJ 07012-1663
516319032	+ Vital Recovery Services, LLC, PO Box 923748, Peachtree Corners, GA 30010-3748
516340055	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
516319033	+ Wfds/wds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 22 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 22 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com		

District/off: 0312-1

User: admin

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		Dec 22 2021 20:34:00	LOANCARE, LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
516506079	Email/Text: ally@ebn.phinsolutions.com	Dec 22 2021 20:34:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516318999	+ Email/Text: ally@ebn.phinsolutions.com	Dec 22 2021 20:34:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516319002	+ Email/Text: bk@avant.com	Dec 22 2021 20:35:00	Avant Inc, 640 N Lasalle St, Chicago, IL 60654-3781
516319004	Email/Text: info@chcollects.com	Dec 22 2021 20:35:00	C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399
516319005	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2021 20:46:47	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516319006	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2021 20:47:10	Capital One Bank USA NA, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
516319008	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2021 20:46:49	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
516319009	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2021 20:46:49	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
516319015	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 22 2021 20:47:01	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
516319016	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 22 2021 20:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516514913	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2021 20:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516319019	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 22 2021 20:34:00	Kohl's Department Store, N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
516319020	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 22 2021 20:34:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516456662	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2021 20:47:02	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, ( 29603-0587
517223373	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2021 20:46:51	LVNV Funding, LLC its successors and assigns as as, PO Box 10587, Greenville, SC 29603-0587
516319021	+ Email/Text: bk@lendingclub.com	Dec 22 2021 20:35:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
516432099	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2021 20:35:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516319022	Email/Text: info@phoenixfinancialsvcs.com	Dec 22 2021 20:34:00	Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
516319023	Email/Text: info@phoenixfinancialsvcs.com	Dec 22 2021 20:34:00	Phoenix Financial Services, LLC, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
516319024	Email/Text: info@phoenixfinancialsvcs.com	Dec 22 2021 20:34:00	Phoenix Financial Services, LLC, PO Box 361450, Indianapolis, IN 46236
516514761	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2021 20:35:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516319027	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 22 2021 20:34:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
516319028	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2021 20:47:11	Synwb/walmart, 4125 Windward Plaza, Alpharetta,



District/off: 0312-1

User: admin

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Date Rcvd: Dec 22, 2021

Form ID: pdf901

Total Noticed: 56

516319030

+ Email/Text: bankruptcydepartment@tsico.com

GA 30005-8738

Dec 22 2021 20:35:00

Transworld Systems Inc, PO Box 15618, Dept  
940, Wilmington, DE 19850-5618

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517029684	*	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516432100	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516319010	##+	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor LOANCARE LLC hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2021-F Mortgage-Backed Securities, Series 2021-F, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC dnj@pbslaw.org
Thomas G. Egner	on behalf of Joint Debtor Jo Anne Conley tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Debtor Ronald Conley Sr. tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

TOTAL: 7